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deleting, reviewing, adjusting, and processing said data inputs.

21. (Amended) An automated accounting system for a first entity such as an individual or a business, said system comprising:

a first computer having at least one file;

a second computer for receiving data inputs from a plurality of sources by other entities, said data inputs including electronically recorded financial transactions made between said first entity and a second entity;

first communication means for transferring said data inputs from said second computer to said file of said first computer; and

means for providing access to said file of said first computer for agents of said first entity so that one of said agents can perform one or more activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs.

Remarks

The claims have been amended to overcome the grounds of rejection and references cited by the Examiner. The amendments make clear that the data is to be entered from a plurality of sources and by entities other than the operator or user of the data processing system. The concept is radically different from what is shown in any of the references which essentially disclose stand alone systems under the control of a single entity.

It is thought that the differences between the applicant's invention and the disclosure of the references may

be summarized by referring to the Quicken reference. While the reference discloses an elaborate accounting mechanism, all of the data must be entered by a single user who operates and controls the system. External data may be received by the user in the form of hard copy and must be entered by the user into the Quicken system in order to be useful. The applicant, on the other hand, avoids that type of operation, however, by receiving data inputs from external entities. This leads to what is in effect a totally different system and conception of operation. The radical difference allows enormous operating efficiencies and a scope of operation which simply cannot be attempted using the Quicken system.

The same comments may be made individually about each of the remaining references, and it seems unnecessary to comment upon them seriatim in view of their lack of disclosure of the conception referred to above.

It is submitted that this amendment places the application in condition for allowance. Nevertheless, the applicant will welcome the opportunity of an interview if that would be helpful in advancing prosecution of the application.

Reconsideration and allowance are requested.

Respectfully submitted,



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